



*Public Works*  
LOS ANGELES COUNTY

# Triunfo Creek and Lobo Canyon Flood Insurance Rate Map Revision

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## Who we are

Los Angeles County Public Works is one of 37 departments directed by the Los Angeles County Board of Supervisors.

## What we do

Public Works designs, builds and maintains transportation and flood control infrastructure, and provides municipal services to Los Angeles County (County) unincorporated areas, including serving as the County Floodplain Manager.

## Why we are here

To discuss changes resulting from the Federal Emergency Management Agency (FEMA) revision to your community's **Flood Insurance Rate Map**.



# Triunfo Creek and Lobo Canyon Flood Insurance Map Revision

- The County entered FEMA's National Flood Insurance Program (NFIP) in 1980.
- NFIP makes **flood insurance** available to residents and provides **relief loans** during federally-declared disasters.
- Flood Insurance Rate Maps delineate special hazard areas and risk premium zones. The current maps were last updated in 2008.
- The revised Flood Insurance Rate Map is effective on **April 4, 2018**.



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## Special Flood Hazard Areas (SFHAs)

- Area covered by base flood (1% chance of flood).
- NFIP's floodplain management regulations must be enforced.
- Zone A – No Base Flood Elevation identified.
- Zone AE – Base Flood Elevation identified.



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## Flood Insurance Requirements in SFHAs (Zones A, AE)

- Mandatory for structures in SFHAs on properties with federal mortgages. **Highest cost.**
- Lenders may require insurance for structures outside of SFHAs.

## Flood Insurance Requirements Outside SFHAs

- Zone X (Shaded): 0.2% chance of flood. Not federally required, but recommended. **Lower cost.**
- Zone D: Not federally required, but lenders may require. **Higher cost.**



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## Changes in Hazard Area Delineations due to Revised Maps

- Added to SFHA (Zone AE): 25 properties, 14 structures
- Removed from SFHA (Zone A): 6 properties, 7 structures
- Malibou Lake: No changes in SFHA boundaries. Zone D → Zone X
- Many properties already have SFHAs: Boundaries shifted and  
Zone A → Zone AE
- Private properties in Zone D → Zone X
- Many properties may now contain X (Shaded) Zones.



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## What to Do – Insurance for Affected Properties

- Contact insurance agent as quickly as possible.
- Properties newly mapped in an SFHA:
  - Buy insurance *before* **April 4, 2018** – Preferred Risk Policy rate
  - Buy insurance *after* **April 4** – higher Newly Mapped Policy rate
  - Must have *effective coverage by* **April 4, 2019**
  - **30-day waiting period** for effective coverage
- Premiums increase 15% – 18% until actuarial rate is reached.



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## County Response

- Check topographic data at Newly Mapped SFHA properties.
- Map Amendment Letter:
  - No changes in Base Flood Elevation
  - Structures proven to be at or above Base Flood Elevation
  - Quicker turnaround time
- Map Revision Letter:
  - Lower Base Flood Elevation proven
  - Longer turnaround time



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## Contact Information

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